

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: : Chapter 7
Jennifer Joyce, :
Debtor. : Bankruptcy No. 21-11484-MDC

ORDER

AND NOW, WHEREAS, on August 11, 2021, Jennifer Joyce (the “Debtor”) caused to be filed a *pro se* reaffirmation agreement with creditor Lakeview Loan Servicing, LLC (the “Reaffirmation Agreement”).¹

AND, no attorney declaration or affidavit has been filed as required by to 11 U.S.C. §524(c)(3).

It is hereby **ORDERED** and **DETERMINED** that:

1. Pursuant to §524(d), a hearing shall be held on **September 29, 2021, at 10:30 a.m., in Bankruptcy Courtroom No. 2, U.S. Bankruptcy Court, 900 Market Street, Philadelphia, Pennsylvania**, to inform the Debtor (i) that the reaffirmation agreement is not required under this title, under nonbankruptcy law, or any agreement not made in accordance with the provisions of §524(c); and (ii) of the legal effect and consequences of the proposed reaffirmation agreement and a default under the proposed reaffirmation agreement (the “§524(d) Hearing”). ****PLEASE NOTE ALL HEARINGS ARE CONDUCTED BY TELEPHONE -- 877-336-1828 Access Code 7855846.**

2. Pursuant to §524(c)(6) and at the §524(d) Hearing, the Court shall determine whether the Reaffirmation Agreement (i) does not impose an undue hardship on the Debtor or a dependent of the debtor; and (ii) is in the Debtor’s best interest.

¹ Bankr. Docket No. 42.

3. Pending the conclusion of the §524(d) Hearing, the discharge order under 11 U.S.C. §727(a) shall not be entered. *See* Fed. R. Bankr. P. 4004(c)(1)(K).

Dated: September 8, 2021



MAGDELINE D. COLEMAN
CHIEF U.S. BANKRUPTCY JUDGE

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